



Lending. Growth. Success.

JOB DESCRIPTION
for
COASTAL COMMUNITY CAPITAL
A Family Friendly Workplace

Title: VP, Portfolio Management
Reports to: President

Under the supervision of the President, and assigned loan officers, the Portfolio Manager (PM) will perform loan portfolio administration duties consistent with maintaining the timely upkeep of the existing portfolio; coordinate pre-closing activities consistent with the funding sources and assist with managing the credit risk and loan quality of the loan portfolio.

- Duties and Responsibilities:

- Maintain the credit files of the loan portfolio. This includes among other things, ensuring up-to-date insurance binders, tax returns, personal financial statements and real estate taxes are all current and in the credit file.
- Monitor and resolve maturing UCC filings, loan renewals from origination to closing and post-closing monitoring, maturing loans, loan payoffs, loan late payments, subordinations, collateral swaps and other customer related issues that may transpire over the life of the loan.
- Oversee the management and preparation of a variety of monthly and quarterly portfolio management information reports as directed by supervisors.
- Provide pre-closing duties by working with attorneys, insurance agents etc. as needed to provide the client with a smooth transaction. The PM will book closed loans into the appropriate software systems, create a Loan Closing File and Repayment File;
- Work with the Fiscal Dept. on loan disbursements, repayments; late payments; and work with Wells Fargo to ensure the timely sale of debentures.
- Comply with and stay abreast of all applicable policies and procedures, federal and state laws.
- Prepare and review loan files for internal and external audits.
- Maintain all contacts in the Act database, oversee the IVES system and provide guidance to staff on using the system.

•Customer Contact: Provide day-to-day point of contact for customer service issues that arise within the client base and promote good customer service.

•Public Contact: Have extensive contact with the business leaders and the general public by phone and in person. Have extensive contact with all Coastal staff and Loan Committee, and Board of Directors as necessary. Be given the responsibility to delegate work to other staff members, as required, to accomplish the program of work.

•Full Time State: MA. Address: 5 Patti Page Way Centerville, MA 02632

•Job Requirements: Bachelor's degree in finance, business, economics or a related field or equivalent related experience. Experience in Credit, Loan, Workout or real estate brokerage a plus. 2-5 years of relevant experience.

•Additional Job Requirements: Understanding commercial real estate loans/projects plus. Strong proven financial, analytical and mathematical skills. Strong analytical, consulting, prioritizing and negotiating skills. Ability to analyze complex issues, identify and execute practical solutions. Strong written, verbal and interpersonal communication skills. Ability to interact with clients in a professional manner. High-energy, result-oriented and works well in a team environment. Excellent presentation and time management skills. Strong attention to detail. Strong computer skills to include Microsoft Office (Word, PowerPoint and Excel) and ability to quickly learn new software and or systems. Ability to manage and prioritize multiple tasks. Ability to maintain and demonstrate high ethical standards and personal integrity to build credibility and trust while enhancing the organization's reputation in the lending community.

Contact Information: Jeannine Marshall, President

508-362-3755

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Coastal Community Capital is a community development financial institution. Since 1995, Coastal has supported Massachusetts businesses, providing millions of dollars in loans and creating and retaining over 5,000 jobs. Coastal lends direct, and if necessary, partners with the SBA providing up to 25 year, low fixed interest rates, low down payments for real estate acquisition and debt refi. Loans range from \$5,000 to \$20,000. Coastal also provides business training through one-on-one mentoring and year-round workshops.

This institution is an equal opportunity provider and employer.